SERFF Tracking Number: GEFA-125634886 State: Arkansas Filing Company: Genworth Life Insurance Company State Tracking Number: 38969

Company Tracking Number: GNW6200 09/07

TOI: A05I Individual Annuities- Immediate Non-Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Income Booster - Individual GLIC Product Name:

Income Booster - Individual GLIC/GNW6200 09/07 Project Name/Number:

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Income Booster - Individual SERFF Tr Num: GEFA-125634886 State: ArkansasLH

GLIC

TOI: A05I Individual Annuities- Immediate Non- SERFF Status: Closed State Tr Num: 38969

Variable

Sub-TOI: A05I.000 Annuities - Immediate Non- Co Tr Num: GNW6200 09/07 State Status: Approved-Closed

variable

Co Status: Filing Type: Form Reviewer(s): Linda Bird

> Author: Brenda Bond Disposition Date: 05/14/2008 Date Submitted: 05/09/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Income Booster - Individual GLIC Status of Filing in Domicile: Pending

Project Number: GNW6200 09/07 Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Endorsements will

be filed concurrently for approval in Delaware,

our domicile state.

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type: Filing Status Changed: 05/14/2008

Corresponding Filing Tracking Number:

Filing Description:

Genworth Life Insurance Company NAIC Group 350, Company 70025

State Status Changed: 05/14/2008

Deemer Date:

SERFF Tracking Number: GEFA-125634886 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 38969

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

GNW6200 09/07, Income Booster Endorsement

GNW6201 09/07, Income Booster Endorsement

GNW6215 02/08, Income Booster Endorsement

GNW6216 02/08, Income Booster Endorsement

We are submitting the referenced forms for your review and approval. These are new forms and will not replace any existing forms.

Identical forms are being submitted for approval under under Genworth Life Insurance Company for use with group single premium immediate annuity and also under Genworth Life and Annuity Insurance Company for individual and group single premium immediate annuities.

The endorsements will be used with the following approved contracts:

GNW6200 09/07 and GNW6201 09/07

GNW6024 01/08, Individual Single Premium Immediate Annuity Contract, approved 03/18/08

GNW6215 02/08 and GNW6216 02/08

GNWLA6012 6/05, Individual Single Premium Immediate Annuity Contract, approved 05/02/06

We may also offer these endorsements with applicable future contracts filed for approval with your Department. Differences in base contract terminology necessitated development of two versions of each form.

The endorsements provide for an increase in income payments at a specific time (or times) if the established benchmark rate increases by a set percentage(s). The income payment increase, specific time, and set percentage(s) are all shown on the Contract's data pages.

First, a benchmark rate is established the day prior to the Contract Date.

Thereafter, the benchmark rate is measured at a specific time (or times). It may be measured one time (P5396 02/08 and P5398 02/08) on the 15th day of the month preceding the Contract Date's 3rd anniversary, or two times (P5397

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

02/08) and P5399 02/08) on the 15th day of the month preceding the Contract Date's 3rd and 6th anniversary.

At the specific time the benchmark is measured:

If the benchmark rate increases by the set percentage (or percentages), the income payments will increase by the factor shown on the contract's data page and will apply to all remaining income payments.

If the benchmark rate does not increases by the set percentage (or percentages), the income payments will remain at the level established on the Contract Date.

Once an income payment increase occurs, no further income payment increases are available.

The benchmark rate will be The Federal Reserve Board's Ten-Year Constant Maturity Treasury Index.

The underlying SPIA product will be marketed by licensed agents and brokers to individuals through traditional distribution systems as well as to customers of financial institutions. There is no special market intended. Issue ages for the endorsement will be 59.5 through 85.

Company and Contact

Filing Contact Information

Brenda Bond, Contract Analyst brenda.bond@genworth.com
6610 W Broad Street (804) 922-5133 [Phone]
Richmond, VA 23230 (804) 281-6916[FAX]

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware 6610 W Broad Street Group Code: 350 Company Type: LifeHealth &

Annuity

Richmond, VA 23230 Group Name: State ID Number:

(804) 281-6600 ext. [Phone] FEIN Number: 91-6027719

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities- Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Filing Fees

Fee Required? Yes
Fee Amount: \$80.00
Retaliatory? No
Fee Explanation: 4 X 20
Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Genworth Life Insurance Company \$80.00 05/09/2008 20187612

SERFF Tracking Number: GEFA-125634886 State: Arkansas Genworth Life Insurance Company State Tracking Number: 38969

Filing Company:

TOI: A05I Individual Annuities- Immediate Non-Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

GNW6200 09/07

Correspondence Summary

Dispositions

Company Tracking Number:

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/14/2008	05/14/2008

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities- Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Disposition

Disposition Date: 05/14/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities- Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Variability		Yes
Supporting Document	Fee Document		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes
Form	Income Booster Endorsement		Yes

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities- Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Form Schedule

Lead Form Number: GNW6200 09/07

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
		Policy/Cont Income Booster ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme	Initial		53	GNW6200_09 07.pdf
	GNW6201 09/07	nt or Rider Policy/Cont Income Booster ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page,	Initial		53	GNW6201_09 07.pdf
	GNW6215 02/08	Endorseme nt or Rider Policy/Cont Income Booster ract/Fratern Endorsement al Certificate: Amendmen t, Insert	Initial		53	GNW6215_02 08.pdf
	GNW6216 02/08	Page, Endorseme nt or Rider Policy/Cont Income Booster ract/Fratern Endorsement al Certificate:	Initial		53	GNW6216_02 08.pdf

SERFF Tracking Number: GEFA-125634886 State: Arkansas

Filing Company: Genworth Life Insurance Company State Tracking Number: 38969

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities - Immediate Non-Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Amendmen t, Insert Page,

Endorseme nt or Rider

This endorsement amends the specified provisions of your CONTRACT. It may provide for an increase to your remaining payments as specified within the terms provided below.

All endorsement terms will have the same meaning as under the Contract, unless otherwise provided.

The following definition is added to the **DEFINITIONS** Section:

Benchmark Rate – The Ten-Year Constant Maturity Treasury Index as reported by the U.S. Federal Reserve Board.

The following provision is added to the **GENERAL PROVISIONS** Section:

INCOME ADJUSTMENT

A Benchmark Rate is established the day prior to your Contract Date and shown on the Data Page(s). Thereafter, the Benchmark Rate is measured on the [15th] day of the month preceding the [3rd] anniversary of the Contract Date.

If the Benchmark Rate is greater than or equal to the increase in the Benchmark Rate as shown on your Data Page(s), your Income Payments will increase. The increase will be equal to the corresponding Income Payment increase factor and will apply to remaining Income Payments. The increase will begin on the first Income Date immediately following the [3rd] anniversary of the Contract Date.

If the Benchmark Rate is not reported on the day prior to the Contract Date or the [15th] day of the month immediately preceding the [3rd] anniversary of the Contract Date, the Benchmark Rate reported the day nearest in duration to such events shall be used.

Once an increase has occurred to your Income Payment no further Income Payment increases are available.

For Genworth Life Insurance Company,

This endorsement amends the specified provisions of your CONTRACT. It may provide for an increase to your remaining payments as specified within the terms provided below.

All endorsement terms will have the same meaning as under the Contract, unless otherwise provided.

The following definition is added to the **DEFINITIONS** Section:

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If the Benchmark Rate is greater than or equal to the increase in the Benchmark Rate as shown on your Data Page(s), your Income Payments will increase. The increase will be equal to the corresponding Income Payment increase factor and will apply to remaining Income Payments. The increase will begin on the first Income Date immediately following the [3rd] anniversary of the Contract Date.

If the Benchmark Rate, as measured on the [15th] day of the month preceding the [3rd] anniversary of the Contract Date, is less than the increase in the Benchmark Rate as shown on your Data Page(s), then the Benchmark Rate is measured again on the [15th] day of the month preceding the [6th] anniversary of the Contract Date. The increase will be equal to the corresponding Income Payment increase factor and will apply to the remaining Income Payments. The increase will begin on the first Income Date immediately following the [6th] anniversary of the Contract Date.

If the Benchmark Rate is not reported on the day prior to the Contract Date or the [15th] day of the month immediately preceding the [3rd or 6th] anniversary of the Contract Date, the Benchmark Rate reported the day nearest in duration to such events shall be used.

Once an increase has occurred to your Income Payment no further Income Payment increases are available.

For Genworth Life Insurance Company,

This endorsement amends the specified provisions of your CONTRACT. It may provide for an increase to your remaining payments as specified within the terms provided below.

All endorsement terms will have the same meaning as under the Contract, unless otherwise provided.

The following definition is added to the **DEFINITIONS** Section:

Benchmark Rate – The Ten-Year Constant Maturity Treasury Index as reported by the U.S. Federal Reserve Board.

The following provision is added to the **GENERAL PROVISIONS** Section:

INCOME ADJUSTMENT

A Benchmark Rate is established the day prior to your Contract Date and shown on the Schedule Pages. Thereafter, the Benchmark Rate is measured on the [15th] day of the month preceding the [3rd] anniversary of the Contract Date.

If the Benchmark Rate is greater than or equal to the increase in the Benchmark Rate as shown on your Schedule Pages, your Annuity Payments will increase. The increase will be equal to the corresponding Annuity Payment increase factor and will apply to remaining Annuity Payments. The increase will begin on the first Payment Date immediately following the [3rd] anniversary of the Contract Date.

If the Benchmark Rate is not reported on the day prior to the Contract Date or the [15th] day of the month immediately preceding the [3rd] anniversary of the Contract Date, the Benchmark Rate reported the day nearest in duration to such events shall be used.

Once an increase has occurred to your Annuity Payment no further Annuity Payment increases are available.

For Genworth Life Insurance Company,

This endorsement amends the specified provisions of your CONTRACT. It may provide for an increase to your remaining payments as specified within the terms provided below.

All endorsement terms will have the same meaning as under the Contract, unless otherwise provided.

The following definition is added to the **DEFINITIONS** Section:

Benchmark Rate – The Ten-Year Constant Maturity Treasury Index as reported by the U.S. Federal Reserve Board.

The following provision is added to the **GENERAL PROVISIONS** Section:

INCOME ADJUSTMENT

A Benchmark Rate is established the day prior to your Contract Date and shown on the Schedule Pages. Thereafter, the Benchmark Rate is measured on the [15th] day of the month preceding the [3rd] anniversary of the Contract Date.

If the Benchmark Rate is greater than or equal to the increase in the Benchmark Rate as shown on your Schedule Pages, your Annuity Payments will increase. The increase will be equal to the corresponding Annuity Payment increase factor and will apply to remaining Annuity Payments. The increase will begin on the first Payment Date immediately following the [3rd] anniversary of the Contract Date.

If the Benchmark Rate, as measured on the [15th] day of the month preceding the [3rd] anniversary of the Contract Date, is less than the increase in the Benchmark Rate as shown on your Schedule Pages, then the Benchmark Rate is measured again on the [15th] day of the month preceding the [6th] anniversary of the Contract Date. The increase will be equal to the corresponding Annuity Payment increase factor and will apply to the remaining Annuity Payments. The increase will begin on the first Payment Date immediately following the [6th] anniversary of the Contract Date.

If the Benchmark Rate is not reported on the day prior to the Contract Date or the [15th] day of the month immediately preceding the [3rd or 6th] anniversary of the Contract Date, the Benchmark Rate reported the day nearest in duration to such events shall be used. Once an increase has occurred to your Annuity Payment no further Annuity Payment increases are available.

For Genworth Life Insurance Company,

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities- Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-125634886 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 38969

Company Tracking Number: GNW6200 09/07

TOI: A051 Individual Annuities - Immediate Non- Sub-TOI: A051.000 Annuities - Immediate Non-variable

Variable

Product Name: Income Booster - Individual GLIC

Project Name/Number: Income Booster - Individual GLIC/GNW6200 09/07

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 05/05/2008

Comments:
Attachment:
ARcomp.pdf

Review Status:

Bypassed -Name: Application 05/05/2008

Bypass Reason: Not applicable to this endorsement filing.

Comments:

Review Status:

Satisfied -Name: Life & Annuity - Acturial Memo 05/05/2008

Comments:
Attachment:

ActMemo_final.pdf

Review Status:

Satisfied -Name: Variability 05/07/2008

Comments: Attachment:

COV_GNW6200 et al.pdf

Review Status:

Satisfied -Name: Fee Document 05/07/2008

Comments:
Attachment:
ARfee.pdf

ARKANSAS CERTIFICATION

GNW6200 09/07, Income Booster Endorsement GNW6201 09/07, Income Booster Endorsement GNW6215 02/08, Income Booster Endorsement GNW6216 02/08, Income Booster Endorsement

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination).

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

We certify the Flesch score readability for each endorsement is

GNW6200 09/07, Income Booster Endorsement: 52.8 GNW6201 09/07, Income Booster Endorsement 53.1 GNW6215 02/08, Income Booster Endorsement 52.8 GNW6216 02/08, Income Booster Endorsement 53.1

For Genworth Life Insurance Company

Paul Loveland

Vice President Product Compliance

Carl frelant

GENWORTH LIFE INSURANCE COMPANY

GNW6200 09/07, GNW6201 09/07, GNW6215 02/08, GNW6216 02/08 Actuarial Memorandum

General Description

This endorsement allows for the Contract Owner to potentially take advantage of rising interest rates.

Issue ages are 59.5 through 85. This benefit is available only at issue of the Contract.

Features And Benefits

Charge

There is an up-front charge calculated as a percent of premium. This charge is to reflect current market costs of hedging a similar risk.

Payment Adjustment

If the endorsement is elected a Benchmark Rate will be set. The Benchmark Rate will be the Ten-Year Constant Maturity Treasury Index as reported by the U.S. Federal Reserve Board established the day prior to the Owner's Contract Date. A Benchmark Rate is also measured on the [15th] day of the month preceding the [3rd] anniversary of a Contract Date.

The remaining payments are adjusted as described below:

Increase in Benchmark Rate on [3 rd] Anniversary Greater than or Equal to:	Income Payment Increase Factor:
0.0%	0%
1.5%	10%
1.75%	15%
2.0%	20%

In addition, for GNW6201 09/07 and GNW6216 02/08:

If the increase in the Benchmark Rate above causes a 0% increase, then the Benchmark Rate is measured again on the [15th] day of the month preceding the [6th] anniversary of the Contract Date.

The remaining payments are adjusted as described below:

Increase in Benchmark Rate	Income Payment
on [6th] Anniversary	Increase Factor:
Greater than or Equal to:	
0.0%	0%
1.5%	10%

1.75%	15%
2.0%	20%

Example for GNW6200 09/07 and GNW6215 02/08

Owner's Contract Date = April 1, 2008

Initial Benefit = \$1000

Starting Benchmark Rate = 3.45% (Ten-Year Constant Maturity Treasury Index on March 31, 2008)

Ending Benchmark Rate = 5.25% (Ten-Year Constant Maturity Treasury Index on March 15, 2011)

Benefit Starting May 1, 2011 = \$1150

Example for GNW6201 09/07 and GNW6216 02/08

Owner's Contract Date = April 1, 2008

Initial Benefit = \$1000

Starting Benchmark Rate = 3.45% (Ten-Year Constant Maturity Treasury Index on March 31, 2008)

Ending Benchmark Rate = 4.25% (Ten-Year Constant Maturity Treasury Index on March 15, 2011)

Ending Benchmark Rate = 5.25% (Ten-Year Constant Maturity Treasury Index on March 15, 2014)

Benefit Starting May 1, 2014 = \$1150

Lin Masan

Kim Mason, ASA, MAAA

Actuary

CERTIFICATION OF VARIABILITY GENWORTH LIFE INSURANCE COMPANY

We have bracketed certain information within the form to indicate variability. We certify that this form will never reflect a lesser benefit or amount than what your state mandates.

We certify that the ranges bracketed will be as follows:

GNW6200 09/07, Income Booster Endorsement GNW6215 02/08, Income Booster Endorsement

Income Adjustment

First and Third Paragraphs:

Benchmark Rate (as referenced throughout the endorsement) is measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Second Paragraph:

Increase will begin: no sooner than the 1st and no later than the 10th anniversary of the Contract Date.

Officer Signature

Our current president's signature will appear.

GNW6201 09/07, Income Booster Endorsement GNW6216 02/08, Income Booster Endorsement

Income Adjustment

First Paragraph:

Benchmark Rate is measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Second Paragraph:

Increase will begin: no sooner than the 1st and not later than the 10th anniversary of the Contract Date.

Third Paragraph:

Benchmark Rate as measured no sooner than the 1st and not later than the 31st day of the month preceding no less than the 1st and not later than the 10th anniversary of the Contract Date (is less than the increase in the Benchmark Rate on Data Page), then Benchmark Rate is measured again no sooner than the 1st and not later than the 31st day of month preceding the 1st and not later than the 10th anniversary of the Contract Date.

Fourth Paragraph:

Benchmark Rate is not reported on the day prior to the Contract Date or no sooner than the 1st and not later than the 31st day of the month immediately preceding no less than the 1st and not later than the 10th anniversary of the Contract Date.

Officer Signature

Our current president's signature will appear.

<u>Data Pages – This is an example of the information that will print on the data pages when the endorsement is selected.</u>

[ENDORSEMENT(S)/RIDER(S)

Form Number Title Effective Date

GNW6200 09/07 Income Booster Endorsement Contract Date]

Benchmark Rate at Issue: [03.86%]

Income Payment Increase Table

Increase in Benchmark Rate on [3 rd & 6 th] Anniversary Greater than or Equal to:	Income/Annuity Payment Increase Factor:
[1.50]%	[10]%
[1.75]%	[15]%
[2.00]%	[20]%

Variability Ranges for Data Pages

Benchmark Rate: As calculated using Ten-Year Constant Maturity Treasury Index

Income Payment Increase Factors:
Increase in Benchmark Rate: 1% – 4%
Payment Increase Fact: 5% – 30%

None of the above-mentioned items will be bracketed when the endorsement is issued. Any change in the text that is marked as variable will only be effective for future issues. We certify that our use of variability will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination.

For Genworth Life Insurance Company,

Carl frelant

Paul Loveland

Vice President, Product Compliance

Company Name: Genworth Life Insurance Company Company NAIC Code: Group 350, Company 70025 Company Contact Person&Telephone #: Brenda Bond (804) 922-5133 *********************** * INSURANCE DEPARTMENT USE ONLY * ANALYST: _____ AMOUNT: ____ ROUTE SLIP: ************************ ALL FEES ARE PER EACH INSURER. PER ANNUAL STATEMENT LINE OF BUSINESS UNLESS OTHERWISE INDICATED. FEE SCHEDULE FOR ADMITTED INSURERS RATE/FORM FILINGS Life and/or Disability policy form filing X \$ 50 =and review, per each policy, contract, annuity form, per each insurer, per each filing. **Retaliatory * X\$ 50= Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer. **Retaliatory Life and/or Disability Policy, Contract or Annuity Forms: Filing and review or each 4 X \$20= \$80.00 certificate, rider, endorsement or application if each is filed separately from the basic form. **Retaliatory Life and/or Disability: Filing and review of * X\$ 25= Insurer's advertisements, per advertisement, per each insurer. **Retaliatory AMEND CERTIFICATE OF AUTHORITY Review and processing of information to amend an Insurer's Certificate of Authority. * X\$400= Filing to amend Certificate of Authority. *** X\$100=

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT